Exhibit "A"

#### Cause No. 12-0037-C26

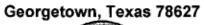
KEVIN BIERWIRTH, IN THE § § Plaintiff, § 26TH JUDICIAL DISTRICT COURT  $\mathbf{v}_{\bullet}$ BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC **HOME LOANS SERVICING, L.P., F/K/A COUNTRYWIDE HOME LOANS** § SERVICING, L.P. Defendant. OF WILLIAMSON COUNTY, TEXAS

#### **INDEX OF STATE COURT ACTION FILE**

- 1) Payment Receipt; and
- 2) Docket Sheet and;
- 3) Citation of Service and;
- 4) Citation of Service and;
- 5) Green Card Receipt, and;
- 6) Plaintiff's Verified Original Petition For Declaratory, and;
- 7) Affidavit of Inability to Pay, and;

## Lisa David

Williamson County District Clerk P.O. Box 24





Payor McGlinchey Stafford, PLLC, 2711 N Haskell Ave., Ste. 2700, [ Receipt No. 2012-79103

Transaction Date 01/26/2012

Description				Amount Paid
Miscellaneous Payment				
•	Copies			4.75
	Copies			1.00
	Copies			3.75 4.75
	SUBTOTAL			4.75
			PAYMENT TOTAL	4.75
			Check (Ref #1481) Tendered	4.75
			Total Tendered	4.75
			Change	0.00
	01/26/2012	Cashier	Audit	
	03:04 PM	Station DS5	4849511	

OFFICIAL RECEIPT

## Lisa David

Williamson County District Clerk P.O. Box 24 Georgetown, Texas 78627



Payor McGlinchey Stafford, PLLC, 2711 N Haskell Ave., Ste. 2700, [ Receipt No. 2012-79103

Transaction Date 01/26/2012

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Miscellaneous Payment				
•	Copies			4.75
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	01/26/2012	Cashier	Audit	
	03:04 PM	Station DS5	4849511	

OFFICIAL RECEIPT

12-0037-C26 January 10, 2012
KEVIN BIERWIRTH VS. BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVICING LP. FKA COUNTRYWIDE HOME LOANS CARNICING
SERVICING
26TH JUDICIAL DISTRICT COURT
OTHER - CIVIL Document 1-1 Filed 02/06/12 Page 5 of 24 File Date DISSERIEST COURT, WILLIAMSON COUNTY, TEPASPER'S OATH Cause of Action COURT Atty for Df. ORDERS OF ģ CLERK OF WILLIAMSON COUNTY Ally GIVEN UNDER MY HAND AND BEAL OF THE ORIGINAL IN MY CUSTODY LISA DAVID Date

CERTIFIED TO BE A TRUE AND CORRECT COPY

STATE OF TEXAS COUNTY OF WILLIAMSON

#### CITATION BY CERTIFIED MAIL THE STATE OF TEXAS, COUNTY OF WILLIAMSON NO. 12-0037-C26

KEVIN BIERWIRTH VS. BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING

TO: BANK OF AMERICA NA

CT CORPORATION SYSTEM REGISTERED AGENT

350 N ST PAUL ST

SUITE 2900

DALLAS TX 75201

DEFENDANT in the above styled and numbered cause:

YOU HAVE BEEN SUED. You may employ an attorney. If you or your attorney do not file a written answer with the clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days after you were served this citation and petition, a default judgment for the relief demanded in the petition may be taken against you.

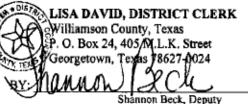
NOTICE: This constitutes service by certified mail as allowed by RULE 106(a)(2) of the TEXAS RULES OF CIVIL PROCEDURE.

Attached is a copy of the PLAINTIFF'S VERIFIED ORIGINAL PETITION FOR DECLARATORY QUIET TITLE ACTION AND SUIT FOR UNLAWFUL FORECLOSURE in the above styled and numbered cause, which was filed on the 10th day of January, 2012, in the 26th Judicial District Court of Williamson County, Texas. This instrument describes the claim against you.

ISSUED AND GIVEN UNDER MY HAND AND SEAL of said Court at office, on this the 10th day of January, 2012.

ADDRESS OF ATTORNEY FOR PLAINTIFF: Kevin L Bierwirth 13276 Research Blvd #204

Austin, TX 78750



#### RETURN OF CITATION BY CERTIFIED MAIL

Came to hand on the 10th day of January, 2012 at 8:04 am, and I hereby certify that on January 10, 2012, I mailed to Bank Of America Na Ct Corporation System Registered Agent 350 N St Paul Stite 2900 Dallas Tx 75201, by certified mail, return receipt requested with restricted delivery, a true copy of this citation together with a copy of Plaintiff's Verified Original Petition for Declaratory Quiet Title Action and Suit for Unlawful Foreclosure attached thereto.

Attach certified mail issuance receipt, with certified mail number here.

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	Date	Deputy
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		Deputy

## Case 1:12-cv-00112-LOF56GIALnRECEIRT 02/06/12 Page 7 of 24

## Lisa David

Williamson County District Clerk P.O. Box 24 Georgetown, Texas 78627



Payor

McGlinchey Stafford, PLLC, 2711 N Haskell Ave., Ste. 2700, [

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OFFICIAL RECEIPT

12-0037-C26 January 10, 2012 : KEVIN BIERWIRTH VS. BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING. LP. FKA COUNTRYWIDE HOME LOANS SERVICING

26TH JUDICIAL DISTRICT COURT

COTHER - CIVIL Document 1-1 Filed 02/06/12 Page 8 of 24 File Date DISPERIET COURT, WILLIAMSON COUNTY, TEPASPER'S OATH Cause of Action ORDERS OF COURT Atty for Dt. 현 DISTRICT CLERK OF WILLIAMSON COUNTY CERTIFIED TO BE A TRUE AND CORRECT COPY ķ OF THE ORIGINAL IN MY CUSTODY. HAND AND SEA LISA DAVID COUNTY OF WILLIAMSON GIVEN UNDER MY Date

STATE OF TEXAS

# CITATION BY CERTIFIED MAIL THE STATE OF TEXAS, COUNTY OF WILLIAMSON NO. 12-0037-C26

KEVIN BIERWIRTH VS. BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING

TO: BANK OF AMERICA NA

CT CORPORATION SYSTEM REGISTERED AGENT

350 N ST PAUL ST

SUITE 2900

DALLAS TX 75201

DEFENDANT in the above styled and numbered cause:

YOU HAVE BEEN SUED. You may employ an attorney. If you or your attorney do not file a written answer with the clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days after you were served this citation and petition, a default judgment for the relief demanded in the petition may be taken against you.

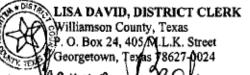
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ISSUED AND GIVEN UNDER MY HAND AND SEAL of said Court at office, on this the 10th day of January, 2012.

ADDRESS OF ATTORNEY FOR PLAINTIFF: Kevin L Bierwirth

13276 Research Blvd #204 Austin, TX 78750



Shannon Beck, Deputy

#### RETURN OF CITATION BY CERTIFIED MAIL

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Attach certified mail issuance receipt, with certified mail number here.

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\*\* RETURN ORIGINAL TO WILLIAMSON COUNTY DISTRICT OF ORIGINAL

#### CITATION BY CERTIFIED MAIL THE STATE OF TEXAS, COUNTY OF WILLIAMSON NO. 12-0037-C26

KEVIN BIERWIRTH VS. BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING

TO: BANK OF AMERICA NA

CT CORPORATION SYSTEM REGISTERED AGENT

350 N ST PAUL ST **SUITE 2900** 

DALLAS TX 75201

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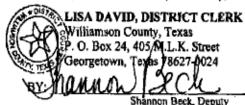
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Kevin L Bierwirth 13276 Research Blvd #204 Austin, TX 78750



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Attach certified mail issuance receipt, with certified mail number here.

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CASE NO .: 12-0037-C26

Kevin Bierwirth

Plaintiff.

VS.

BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING Defendants

Notice to Agents is Notice to Principles Notice to Principles is Notice to Agents IN THE DISTRICT COURT

NO. Stoth

WILLIAMSON COUNTY, TEXAS

# PLAINTIFF'S VERIFIED ORIGINAL PETITION FOR DECLARATORY QUIET TITLE ACTION AND SUIT FOR UNLAWFUL FORECLOSURE

#### Reference:

This Petition is filed with reference to:

That certain Deed of Trust and Note originated on October 17, 2007 with Countrywide Bank, FSB the loan number number of which is 180773241 pertaining to the property known as 104 Bedrock Drive, Liberty Hill, TX 78642 of which the legal description is LOT 24, BOULDERWOOD PARK, PHASE 3, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET Y, SLIDE 146, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS.

TO THE HONORABLE JUDGE PRESIDING:

IAN 1 0 2012

District Clerk, Williamson Co., TX.



Plaintiff, KEVIN BIERWIRTH, (herein after referred to as the "Plaintiff") who receives mail at 13276 Research Blvd. # 204 Austin, Texas 78750 brings an action against BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING referred to as the "Defendant" for unlawful foreclosure and for other causes of action as stated herein:

#### **DEMAND FOR JURY TRIAL**

Pursuant to Texas rule 216(b), a jury trial is demanded.

#### INTRODUCTION

In a Judicial or Non-Judicial Foreclosure The normal law governing the proper procedure is governed by the Texas Constitution and the Texas Civil Rules of Procedures. However, in this case, the more important matter at issue is over the Promissory Note (a negotiable instrument) and the right of enforcement as granted by the Deed of Trust. The rights of the Defendant are derivative of the transferee from whom the Defendant received its rights. The transferee's rights were a derivative of those rights from whoever transferred those rights to them. This pattern continues back to the beginning of the Mortgage History. Therefore in order for the Defendant to show the right to foreclose Defendant must first prove proper Mortgage History and secondly what authority has been granted to the defendant. Therefore, this controversy is governed also by the Uniform Commercial Code. As per the Note and the Deed of Trust the Applicable law shall be "all controlling applicable federal, state, and local statutes, regulations, ordinances and administrative rules and orders (that have effect of law) as well as all applicable final, non-appealable judicial opinions."

A Promissory Note, is a unique negotiable instrument. That uniqueness is what gives it power. If it were not for the uniqueness of the instrument there would be numerous conflicting claims and no way to decide who the proper owner is or who has the right to enforce the terms of the agreement. The law is clear, with few exceptions, a person must be in possession of the note in order to have any rights. It is for this reason that the original wet ink signature Promissory Note is a critical piece of material evidence

to establish whether or not the Defendant is the Holder in Due Course as governed under the UCC, and if not, who is.

#### DISCOVERY LEVEL

 Pursuant to Rule §9.01 D,2 of the Texas Rules of Civil Procedure. Plaintiff intends to conduct a Level 2 discovery in this case.

#### THE PARTIES

- At all times relevant hereto, Plaintiff, KEVIN BIERWIRTH, receiving mail at 13276
  Research Blvd. # 204 Austin, Texas 78750 is a resident of the State of Texas. The
  Plaintiff is the owner of the property which is the subject matter of this Petition.
- 3. Upon information and belief, at all times relevant hereto BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING whose registered agent is CT Corporation System 350 N, St. Paul St., Ste. 2000 Deline, Texas 75201 -- 4234 is the alleged lender with adverse interest in the controversy. Defendant maintains several offices in Texas and has previously transacted and may continue to transact business throughout the State of Texas.
- The Defendants identified in above paragraphs shall be referred to collectively as "Defendants".
- Whenever reference is made in this Petition to any act of any Defendant(s), that allegation shall mean that each Defendant acted individually and jointly with the other Defendants.
- Any allegation about acts of any corporate or other business Defendant(s) means that the corporation or other business did the acts alleged through its officers,

- directors, employees, agents and/or representatives while they were acting within the actual or ostensible scope of their authority.
- 7. At all relevant times, each Defendant committed the acts, caused or directed others to commit the acts, or permitted others to commit the acts as stated in this Petition. Additionally, some or all of the Defendants acted as the agent of the other Defendants and all of the Defendants acted within the scope of their agency if acting as an agent of another.
- 8. At all relevant times, each Defendant knew or realized that the other Defendants were engaging in or planned to engage in the violations of law as stated in this Petition. Knowing or realizing that other Defendants were engaging in or planning to engage in unlawful conduct, each Defendant nevertheless facilitated the commission of those unlawful acts. Each Defendant intended to and did encourage, facilitate, or assist in the commission of the unlawful acts, and thereby aided and abetted the other Defendants in the unlawful conduct.
- The violations of law as stated in this Petition occurred in Texas and the United States.

#### JURISDICTION AND VENUE

- 10. The subject matter in controversy is within the jurisdictional limits of this Court. The Court has personal jurisdiction because the property, which is the subject of the litigation and the same, is located in Williamson County Texas. See §17.56 of the Texas Business and Commerce Code.
- Defendants are doing business in Texas and, have committed torts in the State of Texas.
- Venue is proper under the mandatory venue rules § 15.001, 15.002(A), (1) of the Texas Civil Practice and Remedies Code.

#### BACKGROUND MATERIAL FACTS

13. On January 2, 2011 Christopher J. Krabill and wife Lori Henk conveyed all interest in the real property described as 104 Bedrock Drive, Liberty Hill, TX 78642 of which the legal description is LOT 24, BOULDERWOOD PARK, PHASE 3, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET Y, SLIDE 146, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS. to KEVIN BIERWIRTH.

#### JUDICIAL NOTICE

14. If Defendant is unable to prove it is a Holder in Due Course or the Secured Party and is unable to establish lawful authority from the true Note Holder in Due Course or the Secured Party, then it has no Standing or right of enforcement.

#### CAUSES OF ACTION

- Defendant is not a real party in interest and had no legal standing to foreclose on the Property.
- Defendant is not the Secured Party and had no legal standing to foreclose on the Property.
- Further, standing "requires that a party seeking relief have a legally cognizable interest in the subject matter and that he has a threatened or actual injury.
- 18. The Note has been securitized and is now part of a public offering placed in a Trust.
  Therefore the Defendant can not claim ownership without committing securities fraud and is thereby bringing fraud before the court.
- 19. Defendant does not have the original Note and can not show proper chain of transfers of the Deed of Trust or authority to foreclose on the property. A point at

- issue in this controversy involves the authenticity of a Promissory Note with Allonge, the Note and Deed of Trust's history of transfers and assignments and Defendant's *standing* to enforce foreclosure on property referenced above.
- 20. Plaintiff hereby Moves this Court to enter an Order compelling all parties who can lay lawful claim on the Deed of Trust to do so by presentment of valid enforceable proof of claim.
- 21. Defendant brings multiple accounts of fraud before the court by claiming to be the Note Holder, the Secured Party and claiming to have fulfilled the requirements of non judicial foreclosure
- 22. Breach of contract. Defendant has not followed the terms of the Note and Deed of Trust. The terms of the Deed of Trust have been violated by the Defendant making the Deed of Trust unenforceable.
- The Note and Deed of Trust have been Bifurcated nullifying the Deed of Trust resulting in no right to foreclose.
- Unconscionability. Defendant has fraudulently committed multiple violations of local, state and federal laws in an effort to receive unjust enrichment.
- 25. Defendant violates the laws governing the Note and the Deed of Trust as a matter of practice in an effort to cut costs and many of these laws.
- Defendants have committed Fraud and extortion to abuse the Non judicial process to suit their needs and requirements.
- Defendant has failed to meet the precedent conditions to Non Judicial Foreclosure.
- 28. Defendant has put the Plaintiff's property at risk by doing business out side the limits of defendants authority as a licensed bank and under defendant's corporate charter.
- 29. Defendant misled the Plaintiff as to the purpose of creating the Note and what would happen to the Note after the Note was endorsed. These misrepresentations were intentional and designed to conceal the undue enrichment of the Lender.

- 30. The Defendant breached its fiduciary responsibility to the Plaintiff by not disclosing all of the facts concerning the Note and Deed of Trust and acting in a manner that puts the Plaintiff's property at risk.
- 31. The Defendant by wrongfully foreclosing on the Plaintiff's Property has caused irreparable damage to the Plaintiff, depriving the Plaintiff of the right to private property, the enjoyment of the fruits of their labors, and deliberately creating conditions whereby the Plaintiff's resources are extinguished in an effort to limit Plaintiff's ability to defend their rights.
- 32. Defendants actions have been deliberately designed to inflate the cost of reinstating the loan and creating circumstances whereby the Plaintiff could not qualify for loan Modification allowing the Defendant to give the appearance of offering help while working to do the opposite.
- Defendant is not in compliance with the FASB (Financial Accounting Standards Board) part of the GAAP FAS 5, 95,125,133,140.

#### PRAYER FOR RELIEF

- 34. WHEREFORE, if Defendant fails to produce a lawful proof of claim and proof of standing as the Holder in Due Course or as the Secured Party, and a complete lawful history of the Deed of Trust matching the history of the Note Plaintiff respectfully moves this Court to enter a Quite Title judgment ordering the following remedies.
- 35. Release Plaintiff from all claims in relation to Defendant's foreclosure.
- Award Quiet Title to the Property that is the subject of this suit.
- 37. Mark the Note as "Settled in Full" for the Defendant's record, as well as all public
- records including but not limited to; all credit bureaus and county records.
- Declare the Recorded Deed of Trust, Loan/ Mortgage of record, null and void.

- 40. Return all monies collected on this transaction to date with the same interest as the original Promissory Note calculated from the date of the loan paid in one lump sum.
- 41. Punitive damages for every intentional and knowing violation;
- Declare the promissory note to be fully discharged.
- Damages not to exceed the jurisdictional limits of this Court.
- 44. Recording fees, Court Cost, Servicing Fee's, expenses and any such other and further relief to which the plaintiff may Justly be entitled.
- 45. Any other equitable relief, which the court deems, appropriates in this case.
- 46. Any and all other remedies appropriate and necessary deemed by this Honorable Court.

Respectfully solomitted this the

day of January 2011

KEYIN BIERWIRTH,

13276 Research Blvd # 204

Austin, TX 78750

T: 512-582.1031

#### CERTIFICATE OF SERVICE

Plaintiff's request that the clerk of the court prepare citation and that same be served by the clerk as authorized by the Texas rules by certified mail, return receipt requested, to the parties and addressed as follows:

KEVIN BIERWIRTH may be served at 13276 Research Blvd #204 Austin, TX 78750

BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING may be served through its registered agent:

CT Corporation System

350 N, St. Paul St., Ste. 2900

Dallas, Texas 75201 - 4234

This is to certify that on this the 9th day of January 2012 a true and correct copy of the foregoing PLAINTIFF'S VERIFIED ORIGNAL PETITION FOR QUIET TITLE ACTION AND UNLAWFUL FORECLOSURE has been forwarded by fax to Defendants at:

BANK OF AMERICA, NA. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP. FKA COUNTRYWIDE HOME LOANS SERVICING 704.386.6699

#### VERIFICATION

## STATE OF TEXAS COUNTY OF TRAVIS

I, KEVIN BIERWIRTH, hereby declare that the above statement is true to the best of my knowledge and belief, and that I understand it is made for use as evidence in court and is subject to penalty for perjury.

KEVIŃ BIERWIRTH

13276 Research #204

Austin, TX 78750

T: 512-582.1031

SUBSCRIBED AND SWORN TO BEFORE ME on this the 9TH day of JAN UAR Y

\_\_ 2012

Notary Public in and for

The State of Texas.

PRAVIS COUNTY

KAREN MELISSA TURNER
HOTARY PUBLIC STATE OF TEXAS

07-01-2015

After recording return to: KEVIN BIERWIRTH, 13276 Research Blvd # 204 Austin, TX 78750 T: 512-582.1031 CASE NO.: 12-0037-026

Kevin Bierwirth

Plaintiff,

VS.

BANK OF AMERICA, NA.
SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP. FKA
COUNTRYWIDE HOME LOANS
SERVICING
Defendants

Notice to Agents is Notice to Principles Notice to Principles is Notice to Agents

STATE OF TEXAS

IN THE DISTRICT COURT

AF NO. 26+L

WILLIAMSON COUNTY, TEXAS

#### AFFIDAVIT OF INABILITY TO PAY

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***		
(if available)		
Number of Dependents:		
Property:		
a) Cars or Trucks (Year/Make):		
1) 1998 Montie Carlo 2)		
b) Checking and/or Savings Account:		
Bank: United Hertiage	Amount: \$	
c) Cash: \$ 38		
Other Property: (exclude homestead)		
Monthly Expenses:		
Rent/Mortgage:	Food:	300.00
	Food: Child Care:	300.00
Car Payment:		300.00 & &
Car Payment: 220.00	Child Care:	X X 227.00
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Car Payment:  Transportation:  320.00  Insurance:  58.33  Clothing/Laundry:  Total: \$  4075.00  Debts and child support obligations (exclude hou	Child Care: Medical Utilities: other:	227.00 170.00
Clothing/Laundry:  Total: \$ \( \frac{1075.00}{4075.00} \)  Debts and child support obligations (exclude hou Creditor: Monthly Payment:	Child Care:  Medical  Utilities:  other:	227.00 170.00
Car Payment:  Transportation:  320.00  Insurance:  58.33  Clothing/Laundry:  Total: \$ 4075.00  Debts and child support obligations (exclude hou	Child Care:  Medical  Utilities: other:	227.00 170.00

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I am unable to pay the conthis affidavit are true and	orrect.
SUBSCRIBED AND SWO	ORN TO BEFORE me, on this $9^{7H}$ day of
Laim Melioso	The state of the s
Notary Public of Texas	
My commission expires:	KARBI MELISSA TURNER MYTARY PUBLIC STATE OF TEXAS  O7-01-2016
After recording return to: KEVIN BIERWIRTH,	

After recording return to: KEVIN BIERWIRTH, 13276 Research Blvd # 204 Austin, TX 78750 T: 512-582.1031